



Health Care Savings in the Kansas Third

As part of a new law, Kansans are now eligible for several policies to help them save money on health insurance.

Many of these savings are available immediately or starting next year. These policies lower premiums for people who purchase their own insurance as well as families who get insurance through their employer. Expanding access to affordable health care helps families and communities live healthier and more secure lives.

For people who purchase their own insurance, or who are uninsured:

- **The new law caps premiums based on income levels.** By extending this cap through 2025, many Kansans will continue to save thousands on their premiums.
- **31,000 individuals** in KS-03 currently purchase their own insurance and will benefit from these savings.
- On average, those Kansans will save **\$980 on their premiums** thanks to this extension, starting next year.

For families with employer-based insurance:

- **A new federal rule also applies the premium cap to families who get their insurance through work.** Families in Kansas who currently spend more than 9.6% of their income for employer-based health insurance will soon be able to seek affordable coverage through the exchanges.
- The proposed "family glitch" fix would go into effect next year.

Policy in Perspective: KS-03



- A family of 3 making \$81,000 in Kansas with health coverage at work will save about **\$1,130 a year.**
- That same family with coverage through the marketplace will save about **\$1,740 a year.**
- An individual making \$38,000 who buys their own insurance will save about **\$1,600 a year.**